

**Information to identify the case:**

Debtor 1	<u>Renee R. Kline</u>	Social Security number or ITIN	xxx-xx-3625
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number:	20-20081-JAD		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Renee R. Kline

6/13/25

**By the court:** Jeffery A. Deller  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Renee R. Kline  
Debtor

Case No. 20-20081-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Jun 13, 2025

User: auto  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 15, 2025:**

Recip ID	Recipient Name and Address
db	+ Renee R. Kline, 2109 Victoria Avenue, Arnold, PA 15068-2132
15194297	Allegheny Ophthalmology Associates, 2853 Freeport Road, Natrona Heights, PA 15065-1905
15194299	+ CNAC, Brider Finance, P.O. Box 453, Carmel, IN 46082-0453
15181184	+ City of Arnold, c/o Pennsylvania Municipal Services, 336 Delaware Avenue, Dept. U, Oakmont, PA 15139-2120
16511789	+ Computershare Delaware Trust Company, Selene Finance LP, 3501 Olympus Blvd, Suite 500, Dallas, TX 75019-6295
15194305	+ Joseph G. Puet, City Treasurer, 1829 Fifth Avenue, New Kensington, PA 15068-4498
15194306	+ Pendrick Capital Partners, 79 Warren Street, Suite 3, Glens Falls, NY 12801-4533
15194307	+ Premier Medical Associates, P.O. Box 644984, Pittsburgh, PA 15264-4984
15194310	Rushmore, P.O. Box 514707, Los Angeles, CA 90051-4707

TOTAL: 9

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jun 14 2025 03:47:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jun 14 2025 03:47:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PRA.COM	Jun 14 2025 03:47:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ Email/Text: ebnpeoples@grblaw.com	Jun 14 2025 00:09:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15194293	^ MEBN	Jun 13 2025 23:49:46	AHN Emergency Group of Alle-Kiski/, Pendrick Capital Partners, c/o Affiliate Asset Solutions, 145 Technology Parkway, NW, Suite 100, Peachtree, GA 30092-3536
15194294	Email/Text: amieg@stcol.com	Jun 14 2025 00:09:00	AHN-Allegheny Valley Hospital, c/o State Collection Service, P.O. Box 6250, Madison, WI 53716-0250
15194296	^ MEBN	Jun 13 2025 23:50:11	Allegheny Health Network, P.O. Box 645266, Pittsburgh, PA 15264-5250
15194295	Email/Text: amieg@stcol.com	Jun 14 2025 00:09:00	Allegheny Health Network, c/o State Collection Service, P.O. Box 6250, Madison, WI 53716-0250
15199621	+ Email/Text: bankruptcy@jdbyrider.com	Jun 14 2025 00:10:00	BYRIDER FINANCE, LLC D/B/A CNAC, ATTN BANKRUPTCY DEPT, 12802 HAMILTON CROSSING BLVD., CARMEL, IN 46032-5424
15194300	+ Email/Text: bankruptcy@jdbyrider.com	Jun 14 2025 00:10:00	CNAC, 12802 Hamilton Crossing Blvd., Carmel, IN 46032-5424

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15194301	^ MEBN	Jun 13 2025 23:50:06	Collection Service Center, Tax Division, P.O. Box 560, New Kensington, PA 15068-0560
15194302	EDI: AMINFOFP.COM	Jun 14 2025 03:47:00	First Premier Bank, P.O. Box 5529, Sioux Falls, SD 57117-5529
15194303	^ MEBN	Jun 13 2025 23:49:59	Fortiva, Payment Processing, P.O. Box 650847, Dallas, TX 75265-0847
15194304	EDI: PHINGENESIS	Jun 14 2025 03:47:00	Genesis FS Card Services, P.O. Box 23039, Columbus, GA 31902-3039
15204125	+ Email/Text: bankruptcynotices@keybridgemed.com	Jun 14 2025 00:10:00	KeyBridge Medical Revenue Care, d/b/a General Audit Corporation, PO Box 1568, Lima OH 45802-1568
15186703	Email/PDF: resurgentbknotifications@resurgent.com	Jun 14 2025 00:20:20	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15214233	Email/Text: perituspendrick@perituservices.com	Jun 14 2025 00:09:00	Pendrick Capital Partners, LLC, Peritus Portfolio Services II, LLC, PO BOX 141419, IRVING, TX 75014-1419
15418529	EDI: PRA.COM	Jun 14 2025 03:47:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
15205409	+ EDI: JEFFERSONCAP.COM	Jun 14 2025 03:47:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
15210800	EDI: Q3G.COM	Jun 14 2025 03:47:00	Quantum3 Group LLC as agent for, Genesis FS Card Services Inc, PO Box 788, Kirkland, WA 98083-0788
15194308	EDI: CCS.COM	Jun 14 2025 03:47:00	Quest Diagnostics, c/o CCS, Payment Processing Center, P.O. Box 55126, Boston, MA 02205-5126
15194309	^ MEBN	Jun 13 2025 23:50:14	Quest Diagnostics Venture, P.O. Box 740717, Cincinnati, OH 45274-0717
15212755	+ Email/Text: nsm_bk_notices@mrcooper.com	Jun 14 2025 00:09:00	Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004
15204466	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Jun 14 2025 00:09:00	The Bank of Missouri, PO Box 105555, Atlanta, GA 30348-5555
15194311	^ MEBN	Jun 13 2025 23:50:03	UPMC Community Medicine, c/o Receivables Outsourcing, P.O. Box 62850, Baltimore, MD 21264-2850
15211010	Email/Text: BNCnotices@dcmservices.com	Jun 14 2025 00:10:00	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
15258021	+ Email/Text: bkteam@selenefinance.com	Jun 14 2025 00:10:00	WILMINGTON SAVINGS FUND SOCIETY, FSB, Selene Finance, LP, 9990 Richmond Ave. Suite 400 South, Houston TX 77042-4546

TOTAL: 27

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Computershare Delaware Trust Company, not in its i
cr		Wilmington Savings Fund Society, FSB, d/b/a Christ
15194298	*+	City of Arnold, c/o Pennsylvania Municipal Services, 336 Delaware Avenue, Dept. U, Oakmont, PA 15139-2120

TOTAL: 2 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

District/off: 0315-2

User: auto

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**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 15, 2025

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 13, 2025 at the address(es) listed below:**

Name	Email Address
Charles Griffin Wohlrab	on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, not individually but as trustee for Pretium Mortgage Acquisition Trust bkecf@friedmanvartolo.com, cwohlab@ecf.courtdrive.com
Denise Carlon	on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, not individually but as trustee for Pretium Mortgage Acquisition Trust dcarlon@kmlawgroup.com
Michelle L. McGowan	on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, not individually but as trustee for Pretium Mortgage Acquisition Trust mimcgowan@raslg.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Rodney D. Shepherd	on behalf of Debtor Renee R. Kline rodsheph@cs.com
Ronda J. Winnecour	cmecef@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 7